

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ELIZABETH I PAPAIZIAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-23260 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/01/2016 and confirmed on 10/21/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		145,131.51
Less Refunds to Debtor	1,584.09	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>143,547.42</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,700.00	
Trustee Fee	6,965.58	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>12,665.58</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4808	0.00	62,387.50	0.00	62,387.50
	PNC BANK NA Acct: 7084	0.00	10,333.77	0.00	10,333.77
	PNC BANK NA Acct: 4808	1,006.25	1,006.25	0.00	1,006.25
	PNC BANK NA Acct: 7084	0.00	0.00	0.00	0.00
	DEERE & CO/JOHN DEERE CREDIT Acct: 3192	1,686.72	1,686.72	249.12	1,935.84
	UPPER ST CLAIR SD (UPPER ST CLAIR) (I Acct: B225	4,444.18	4,444.18	809.05	5,253.23
	STERLING JEWELERS INC D/B/A THE GAL Acct: 0836	1,000.00	1,000.00	0.00	1,000.00
	UPPER ST CLAIR SD (UPPER ST CLAIR) (I Acct: B225	742.67	742.67	0.00	742.67
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 5575	4,987.40	4,987.40	187.86	5,175.26
					<b>87,834.52</b>

Priority					
	EDGARDO D SANTILLAN ESQ** Acct:	0.00	0.00	0.00	0.00
	ELIZABETH I PAPA ZIAN Acct:	0.00	0.00	0.00	0.00
	ELIZABETH I PAPA ZIAN Acct:	1,154.00	1,154.00	0.00	0.00
	ELIZABETH I PAPA ZIAN Acct:	430.09	430.09	0.00	0.00
	SANTILLAN LAW FIRM PC Acct:	2,950.00	2,950.00	0.00	0.00
	SANTILLAN LAW FIRM PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX8-18	2,750.00	2,750.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXX INC	3,793.89	3,793.89	0.00	3,793.89

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					3,793.89
Unsecured					
	DUQUESNE LIGHT COMPANY*	641.16	549.85	0.00	549.85
	Acct: 3488				
	AMERICAN EXPRESS CENTURION BNK	4,708.20	4,037.71	0.00	4,037.71
	Acct: 3007				
	AMERICAN EXPRESS CENTURION BNK	133.16	114.20	0.00	114.20
	Acct: 4009				
	BANK OF AMERICA NA**++	0.00	0.00	0.00	0.00
	Acct: 3890				
	BANK OF AMERICA NA**++	0.00	0.00	0.00	0.00
	Acct: 8283				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct: 9599				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2784				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 3178				
	LVNV FUNDING LLC	16,991.14	14,571.43	0.00	14,571.43
	Acct: 5492				
	QUANTUM3 GROUP LLC - AGENT COMEN	870.95	746.92	0.00	746.92
	Acct: 0307				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 0086				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 9854				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: 0087				
	LABCORP OF AMERICA HOLDINGS	0.00	0.00	0.00	0.00
	Acct:				
	PRA RECEIVABLES MANAGEMENT LLC - /	8,825.31	7,568.50	0.00	7,568.50
	Acct: 3167				
	QUEST DIAGNOSTICS INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	802.82	688.49	0.00	688.49
	Acct: 5601				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 6047				
	TD BANK USA NA**	12,799.04	10,976.33	0.00	10,976.33
	Acct: 9321				
	STERLING JEWELERS INC D/B/A THE GAI	4,423.90	0.00	0.00	0.00
	Acct: 0836				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BLATT HASENMILLER LEIBSKER++	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTION SERVICES++	0.00	0.00	0.00	0.00
	Acct:				
					39,253.43
TOTAL PAID TO CREDITORS					130,881.84

TOTAL CLAIMED	
PRIORITY	3,793.89
SECURED	13,867.22
UNSECURED	50,195.68

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ELIZABETH I PAPAZIAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23260 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Elizabeth I Papazian  
Debtor

Case No. 16-23260-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 24, 2021

User: jfur  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:

Recip ID	Recipient Name and Address
db	+ Elizabeth I Papazian, 139 Wildwood Road, Midland, PA 15059-2201
cr	+ Upper St. Clair School District, Tucker Arensberg, P.C., c/o Michael C. Mazack, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
14337447	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14283542	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14283543	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14283544	+ Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14283545	Blatt Hasenmiller Leibsker & Moore LLC, 125 South Wacker Drive, Suite 400, Chicago, IL 60606-4440
14283552	John Deere Credit, PO Box 4450, Carol Stream, IL 60197-4450
14283553	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14283554	+ Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
14283556	Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222
14283557	Quest Diagnostics, PO Box 64892, Baltimore, MD 21264-4892
14288022	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14283560	+ TD Bank, NA / Target, Po Box 673, Minneapolis, MN 55440-0673
14283561	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14296685	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14283562	+ Upper Saint Clair School District, 1820 McLaughlin Run Road, Pittsburgh, PA 15241-2300
14417156	+ Upper St. Clair School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 24 2021 23:22:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14283544	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 24 2021 23:13:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14283546	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:23	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14283547	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 24 2021 23:22:18	Capital One / Best Buy, Bankruptcy Dept., PO Box 85167, Richmond, VA 23285-5167
14283548	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 24 2021 23:22:29	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14283549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 24 2021 23:13:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14283550	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 24 2021 23:13:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225
14345432	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 24 2021 23:13:00	Duquesne Light Company, c/o Peter J. Ashcroft,,

District/off: 0315-2

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			Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14283551	Email/Text: jill@ffcc.com	Nov 24 2021 23:13:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
14323462	Email/PDF: resurgentbknofications@resurgent.com	Nov 24 2021 23:22:19	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14331686	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 24 2021 23:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14317813	+ Email/PDF: cbp@onemainfinancial.com	Nov 24 2021 23:22:22	ONEMAIN, 605 MUNN ROAD, FT MILL, SC 29715-8421
14283555	+ Email/PDF: cbp@onemainfinancial.com	Nov 24 2021 23:22:28	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14715872	Email/Text: Bankruptcy.Notices@pnc.com	Nov 24 2021 23:13:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14639742	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 24 2021 23:22:23	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14318830	Email/Text: bnc-quantum@quantum3group.com	Nov 24 2021 23:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14347793	+ Email/PDF: gecsed@recoverycorp.com	Nov 24 2021 23:22:27	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14283558	+ Email/PDF: gecsed@recoverycorp.com	Nov 24 2021 23:22:28	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14283559	+ Email/PDF: gecsed@recoverycorp.com	Nov 24 2021 23:22:27	Synchrony Bank/ Toys R Us, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14347103	+ Email/Text: bncmail@w-legal.com	Nov 24 2021 23:13:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jfur

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Date Rcvd: Nov 24, 2021

Form ID: pdf900

Total Noticed: 37

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com
Edgardo D Santillan	on behalf of Plaintiff Elizabeth I Papazian ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.mycfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Debtor William J Atwell Jr. ed@santillanlaw.com, edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.mycfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Debtor Elizabeth I Papazian ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.mycfemail@gmail.com,r53999@notify.bestcase.com
Michael C. Mazack	on behalf of Creditor Upper St. Clair School District mmazack@tuckerlaw.com jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com
TOTAL: 9	